PERSONALLY CUSTOMIZABLE CREDIT CARD ACCOUNTS

ABSTRACT OF THE DISCLOSURE

Account holders may specify vendor-specific charge restrictions for charging transactions against their accounts, where each vendor-specific charge restriction includes a unique identifier for the corresponding vendor to which the charge restriction is applicable. The charge restriction may be an exclusion from approval of all charge authorization requests, an amount limit on charge authorization requests which may be approved, a "rebill" limit on the number of times subsequent charge authorization requests may be approved, or a combination of such restrictions and/or other restrictions. When a charge authorization request is received for a charge against an account having vendor-specific charge restrictions set by the account holder, the vendor identifier is extracted from the charge authorization request and employed to determine whether any charge restrictions are applicable to the requesting vendor. The vendor-specific charge restrictions for a particular vendor may be specified by the account holder either before or after an initial charge transactions involving that vendor, with the vendor identifier either manually entered by the account holder or automatically extracted from an account transaction record.